

February 2, 2022

Tawana B. Johnson, Esq. 470.419.6653 (direct) Tawana.Johnson@WilsonElser.com

Via electronic-mail: DOJ-CPB@doj.nh.gov; AttorneyGeneral@doj.nh.gov

## **Attorney General Gordon McDonald**

Consumer Protection Bureau Office of the Attorney General 33 Capitol Street Concord, NH 03302

Re: Our Client : Schwartz & Greenbaum, LLC

Matter : Data Security Incident on November 29, 2021

Wilson Elser File # : 16516.01712

Dear Attorney General McDonald:

We represent Schwartz & Greenbaum, LLC ("Schwartz & Greenbaum") located in Towson, Maryland with respect to a data security incident described in more detail below. Schwartz & Greenbaum takes the security and privacy of the information in its control seriously, and has taken steps to prevent a similar incident from occurring in the future.

This letter will serve to inform you of the nature of the security breach, the number of New Hampshire residents being notified, what information has been compromised, and the steps that Schwartz & Greenbaum is taking to secure the integrity of its systems. We have also enclosed hereto a sample of the notification made to the potentially impacted individuals, which includes an offer of free credit monitoring.

### 1. Nature of the Security Incident

On November 29, 2021, Schwartz & Greenbaum was the target of a ransomware attack that may have resulted in the exposure of personal information. Although we have found no evidence that any information has been specifically accessed for misuse, it is possible that the potentially impacted individuals' names, mailing addresses, dates of birth, social security numbers, driver's license numbers, financial information, and/or personal health information could have been exposed as a result of this attack.

As of this writing, Schwartz & Greenbaum has not received any reports of related identity theft since the date of the incident (November 29, 2021 to present).



# 2. Number of New Hampshire Residents Affected

A total of three (3) residents of New Hampshire were potentially affected by this security incident. Notification letters to the identified individuals will be mailed on February 2, 2022 by first class mail. A sample copy of the notification letters are included with this letter.

# 3. Steps Taken

Immediately upon learning of this incident, Schwartz & Greenbaum contacted a reputable third party forensic team to assist with its investigation. Since then, Schwartz & Greenbaum has been working with law enforcement to help respond to this incident, along with cybersecurity experts to review all policies and procedures relating to the security of Schwartz & Greenbaum's systems.

Although Schwartz & Greenbaum is not aware of any evidence of misuse of personal information, Schwartz & Greenbaum extended to all potentially impacted individuals an offer for free credit monitoring and identity theft protection through IDX. This service will include 12 months of credit monitoring, along with a fully managed identity theft recovery service, should the need arise.

# 4. Contact Information

Schwartz & Greenbaum remains dedicated to protecting the sensitive information in its control. If you have any questions or need additional information, please do not hesitate to contact me at Tawana.Johnson@WilsonElser.com or 470.419.6653.

Very truly yours,

Wilson Elser Moskowitz Edelman & Dicker LLP

Tawana B. Johnson, Esq.

Jawana John

Copy: Robert Walker, Esq. (Wilson Elser LLP)

Enclosure: Sample Notification Letter



https://app.idx.us/account-creation/protect Enrollment Code: <<ENROLLMENT>>

Via First-Class Mail

<<FIRST NAME>> <<LAST NAME>> <<ADDRESS1>> <<ADDRESS2>> <<CITY>>, <<STATE>> <<ZIP>>

February 2, 2022

### Notice of Data Breach

Dear <<FIRST NAME>> <<LAST NAME>>.

We are writing to inform you of a data security incident that may have exposed your sensitive personal information. We take the security of your personal information very seriously and want to provide you with information and resources you can use to protect your information.

### What Happened and What Information was Involved:

On or about November 29, 2021 Schwartz & Greenbaum, LLC ("Schwartz & Greenbaum") detected that it was the target of a cybersecurity attack. An unauthorized third party attempted to infiltrate Schwartz & Greenbaum's computer network and demand a ransom payment. Upon detecting this incident, we moved quickly to secure our network environment and launched a thorough investigation. The investigation was performed with the help of independent IT security and forensic investigators to determine the scope and extent of the potential unauthorized access to our systems and any sensitive information.

Although we have found no evidence that your information has been specifically accessed for misuse, it is possible that your name, mailing address, date of birth, social security number, and/or financial information, to the extent that such may have existed on the network, could have been exposed.

As of this writing, Schwartz & Greenbaum has not received any reports of related identity theft since the date of the incident (November 29, 2021 to present). We have taken all efforts possible to mitigate any further exposure of your personal information and related identity theft.

### What We Are Doing

We are offering you credit monitoring and identity theft protection services through IDX, a leading identity protection technology company. These services include <<12/24>> months of credit monitoring, as well as fully managed identity theft recovery services. With this protection, IDX will help you resolve any issues if your identity is compromised.

We encourage you to contact IDX with any questions and enroll in free IDX services by calling 1-833-806-0310 or going to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> and using the Enrollment Code provided above. IDX is available Monday through Friday 9 am - 9 pm Eastern Time. Please note the deadline to enroll is May 2, 2022.

IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

Enclosed, you will find additional information regarding the resources available to you, and the steps you can take to further protect your personal information.

### For More Information

We recognize that you may have questions not addressed in this letter. If you have additional questions, please call IDX services at 1-833-806-0310, Monday through Friday 9 am - 9 pm Eastern Time.

Schwartz & Greenbaum values the security of your personal data, and we apologize for any inconvenience this incident has caused.

Sincerely,

Craig M. Schwartz

Member

SCHWARTZ & GREENBAUM, LLC

Credit Reports: You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <a href="https://www.consumer.ftc.gov/articles/0155-free-credit-reports">https://www.consumer.ftc.gov/articles/0155-free-credit-reports</a>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094
1-800-349-9960	1-888-397-3742	1-800-909-8872
https://www.equifax.com/personal/	www.experian.com/freeze/center.html	www.transunion.com/credit-freeze
credit-report-services/credit-freeze/		

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with:

- Equifax (https://assets.equifax.com/assets/personal/Fraud Alert Request Form.pdf);
- TransUnion (<a href="https://www.transunion.com/fraud-alerts">https://www.transunion.com/fraud-alerts</a>); or
- Experian (https://www.experian.com/fraud/center.html).

A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**File Police Report**: You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

**For Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, and <a href="https://www.oag.state.md.us">www.oag.state.md.us</a>.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting <a href="https://www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf">www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf</a> or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and www.ncdoj.gov.

**For New York residents**, the Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, and <a href="https://ag.ny.gov/">https://ag.ny.gov/</a>.



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Although we have found no evidence that your information has been specifically accessed for misuse, it is possible that your name, mailing address, date of birth, social security number, driver's license number, and/or personal health information, to the extent that such may have existed on the network, could have been exposed.

As of this writing, Schwartz & Greenbaum has not received any reports of related identity theft since the date of the incident (November 29, 2021 to present). We have taken all efforts possible to mitigate any further exposure of your personal information and related identity theft.

### What We Are Doing

We are offering you credit monitoring and identity theft protection services through IDX, a leading identity protection technology company. These services include <<12/24>> months of credit monitoring, as well as fully managed identity theft recovery services. With this protection, IDX will help you resolve any issues if your identity is compromised.

We encourage you to contact IDX with any questions and enroll in free IDX services by calling 1-833-806-0310 or going to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> and using the Enrollment Code provided above. IDX is available Monday through Friday 9 am - 9 pm Eastern Time. Please note the deadline to enroll is May 2, 2022.

IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

Enclosed, you will find additional information regarding the resources available to you, and the steps you can take to further protect your personal information.

### For More Information

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Schwartz & Greenbaum values the security of your personal data, and we apologize for any inconvenience this incident has caused.

Sincerely,

David A. Greenbaum

Member

SCHWARTZ & GREENBAUM, LLC

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Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

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Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094
1-800-349-9960	1-888-397-3742	1-800-909-8872
https://www.equifax.com/personal/	www.experian.com/freeze/center.html	www.transunion.com/credit-freeze
credit-report-services/credit-freeze/		

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with:

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For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting <a href="https://www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf">www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf</a> or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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We encourage you to contact IDX with any questions and enroll in free IDX services by calling 1-833-806-0310 or going to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> and using the Enrollment Code provided above. IDX is available Monday through Friday 9 am - 9 pm Eastern Time. Please note the deadline to enroll is May 2, 2022.

IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

Enclosed, you will find additional information regarding the resources available to you, and the steps you can take to further protect your personal information.

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Sincerely,

Thomas D. Wolfe Of Counsel

SCHWARTZ & GREENBAUM, LLC

Showar D. Wife

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Enclosed, you will find additional information regarding the resources available to you, and the steps you can take to further protect your personal information.

### For More Information

We recognize that you may have questions not addressed in this letter. If you have additional questions, please call IDX services at 1-833-806-0310, Monday through Friday 9 am - 9 pm Eastern Time.

Schwartz & Greenbaum values the security of your personal data, and we apologize for any inconvenience this incident has caused.

Sincerely,

Thomas D. Wolfe

Of Counsel

SCHWARTZ & GREENBAUM, LLC

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Credit Reports: You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <a href="https://www.consumer.ftc.gov/articles/0155-free-credit-reports">https://www.consumer.ftc.gov/articles/0155-free-credit-reports</a>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094
1-800-349-9960	1-888-397-3742	1-800-909-8872
https://www.equifax.com/personal/	www.experian.com/freeze/center.html	www.transunion.com/credit-freeze
credit-report-services/credit-freeze/		

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with:

- Equifax (https://assets.equifax.com/assets/personal/Fraud Alert Request Form.pdf);
- TransUnion (<a href="https://www.transunion.com/fraud-alerts">https://www.transunion.com/fraud-alerts</a>); or
- Experian (https://www.experian.com/fraud/center.html).

A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**File Police Report**: You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

**For Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, and <a href="https://www.oag.state.md.us">www.oag.state.md.us</a>.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting <a href="https://www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf">www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf</a> or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and www.ncdoj.gov.

**For New York residents**, the Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, and <a href="https://ag.ny.gov/">https://ag.ny.gov/</a>.